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UNITED STATES BANKRUPTCY COURT DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-1(b)

Denise Carlon, Esquire KML Law Group, P.C. 701 Market Street, Suite 5000 Philadelphia, PA 19106 Main Phone:609-250-0700 dcarlon@kmllawgroup.com

Rocket Mortgage, LLC f/k/a Quicken Loans, LLC f/k/a

Quicken Loans Inc.

In Re:

Daniel J. Costello Jr. aka Daniel Joseph Costello

Debtor

Case No.: 19-30914 JNP

Adv. No.:

Hearing Date: 5/2/2023 @ 11:00 a.m..

by Clerk

Order Filed on May 15, 2023

U.S. Bankruptcy Court

District of New Jersey

Judge: Jerrold N. Poslusny, Jr.

ORDER CURING POST-PETITION ARREARS & RESOLVING CERTIFICATION OF DEFAULT

The relief set forth on the following pages, numbered two (2) through two (2) is hereby **ORDERED.**

DATED: May 15, 2023

Honorable Jerrold N. Poslusny, Jr. United States Bankruptcy Court

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Debtor: Daniel J. Costello Jr. aka Daniel Joseph Costello

Case No: 19-30914 JNP

Caption of Order: ORDER CURING POST-PETITION ARREARS AND RESOLVING

CERTIFICATION OF DEFAULT

This matter having been brought before the Court by KML Law Group, P.C., attorneys for Secured Creditor, Rocket Mortgage, LLC f/k/a Quicken Loans, LLC f/k/a Quicken Loans Inc., Denise Carlon appearing, upon a certification of default as to real property located at 124 Lincoln Lane Berlin, NJ 08009, and it appearing that notice of said motion was properly served upon all parties concerned, and this Court having considered the representations of attorneys for Secured Creditor and Francis Cullari, Esquire, attorney for Debtors, and for good cause having been shown

It is **ORDERED, ADJUDGED and DECREED** that as of May 3, 2023, Debtors are in arrears outside of the Chapter 13 Plan to Secured Creditor for payments due December 2022 through May 2023 for a total post-petition default of \$13,429.14 (4 @ \$2,235.27 and 2 @ \$2,44.03); and

It is further **ORDERED**, **ADJUDGED** and **DECREED** that the balance of the arrears in the amount of \$13,429.14 shall be added to the affidavit of amount due and paid through Debtors' Chapter 13 plan; and

It is further **ORDERED**, **ADJUDGED** and **DECREED** that regular mortgage payments are to resume June 1, 2023, directly to Secured Creditor's servicer, Rocket Mortgage, LLC f/k/a Quicken Loans, LLC f/k/a Quicken Loans Inc. (Note: the amount of the monthly mortgage payment is subject to change according to the terms of the note and mortgage); and

It is further **ORDERED, ADJUDGED and DECREED** that for the Duration of Debtors' Chapter 13 bankruptcy proceeding, if any of the cure payments or regular monthly mortgage payments are not made within thirty (30) days of the date said payment is due, Secured Creditor may obtain an Order Vacating Automatic Stay as to Real Property by submitting a Certification of Default to the Court indicating such payment is more than thirty days late, and Debtors shall have fourteen days to respond; and

It is further **ORDERED**, **ADJUDGED** and **DECREED** that a copy of any such application, supporting certification, and proposed Order must be served on the Trustee, Debtors, and Debtors' counsel at the time of submission to the Court; and

It is further **ORDERED**, **ADJUDGED** and **DECREED** that Secured Creditor is hereby awarded reimbursement of fees and costs in the sum of \$200.00 for attorneys' fees, which is to be paid through Debtors' Chapter 13 plan; and

It is further **ORDERED**, **ADJUDGED** and **DECREED** that Secured Creditor's Certification of Default is hereby resolved.